

Securities {and Investment Advisory Services if applicable}
offered through Capital Analysts Incorporated,
Member [FINRA/SIPC](#)

Capital Analysts Incorporated
303 Broadway #1500
Cincinnati, OH 45202
800-685-7515
www.capitalanalysts.com

Important Information about this Website

By using this website, you agree to accept such conditions and qualifications:

This website is not a solicitation for services: The materials in this website should not be considered an offer or solicitation to buy or sell securities, nor shall any such security be offered or sold to any person in any jurisdiction in which such an offer, solicitation, purchase or sale would be unlawful under the securities laws of the jurisdiction. Products and services mentioned on this site may not be available in all states and are subject to change without notice. This advisor (provider) will only conduct insurance, securities or financial advisory business where properly licensed and registered.

The service offerings are limited to prospects and clients from states where provider is registered, see list available with [FINRA](#). No offers may be made or accepted from any resident outside the current list of states, which is on file with FINRA. Some activities referenced on website may be considered outside business activities- not associated or supervised by the provider's agency, firm, or Capital Analysts Incorporated. Common outside business activities may include the sale of fixed insurance products, accounting, tax preparation, legal, or mortgage related services. Contact the provider or FINRA for a list of the actual current business activities for your representative.

All content of this site is for informational purposes only and does not constitute a complete description of investment services, performance, or strategies. Materials presented in this website, or any linked website, are believed to be from reliable sources, but there are no representations or guarantees as to the accuracy or completeness. Information that is linked to external sites is not supervised or endorsed by Capital Analysts. Such links are not a recommendation to use that service. Viewer is responsible for their own diligent review; discuss suitability with your investment, tax, or legal advisor prior to implementation. Capital Analysts does not provide tax or legal advice services.

Privacy: Any information sent to this firm via e-mail or through the website is not encrypted. Viewing or transmission of information from this website does not create an advisory relationship between you and this firm, nor is it intended to do so. The only personal information we will obtain from you when you visit our site is the information

you voluntarily provide. Example may include a request for a quote, or providing an e-mail address when contacting us. We do not sell or disclose any non-public information for marketing purposes outside our firm. Privacy policy at www.capitalanalysts.com

IRS Circular 230: The information contained herein does not constitute investment, financial, tax or legal advice. Further, this information is general in nature and is not intended to be reflective of any specific plan. Please contact your personal investment, financial, tax or legal advisor regarding your specific needs and situation. In compliance with IRS Circular 230, we inform you that any U.S. federal tax advice contained in this document is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code, or (ii) promoting, marketing, or recommending to another party any transaction or matter that is contained in this document

Important information about professional credentials: Because of systematic limitation of the internet, this website may communicate information about credentials that are not approved in all states or jurisdictions. We remind clients that although a credential may represent the evidence of an ethics certification and ongoing educational efforts by a representative, no credential can guarantee that a representative is the best advisor for you. Before doing business with any investment professional, all investors should check with their state securities and insurance regulators to determine whether the individual is properly licensed and if there have been any complaints or disciplinary problems involving them or their firm. All potential investors can check the status and disciplinary history of any registered representative with FINRA at <http://www.finra.org/InvestorInformation/InvestorProtection/InvestorAlerts/index.htm>. Investors can also request a copy of an Investment Advisor's Form ADV, contact the Better Business Bureau, and any other professional organizations associated with the credential that is displayed. Also, an investor can contact FINRA to access the qualifications for the credential and consider the applicability of the education to your personal issues (<http://apps.finra.org/DataDirectory/1/prodesignations.aspx>). An investor is encouraged to request all applicable reports from an advisor, with the expectation of full disclosure, before services are engaged and any personal information is provided.

Important reminder about investing in any security: The investor is advised to carefully read the prospectus and consider the investment objectives, risks, charges and expenses of the investment company before investing. The prospectus contains this and other important information about the investment company. An investor may obtain a prospectus by contacting their advisor or the specific investment company. For the fund's most recent performance data, please contact the fund firm or your advisor. Information presented represents past performance. PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS. Investment return and principal value of an investment will fluctuate; so that an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than the performance data quoted. All funds are subject to market risk. No investment strategy or allocation can guarantee a profit or protect against a loss in a declining market.